

Unbanked and Underbanked for Chicago-Naperville-Joliet, IL-IN-WI, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	3531	100	7.6	13.5	72.4	6.6
Race/Ethnicity (PCT)						
Black	670	100	21.0	22.5	48.3	8.2
Hispanic	467	100	15.9	27.8	46.6	9.7
Asian	179	100	4.1	12.9	73.7	9.2
American Indian/Alaskan	17	100	NA	-	NA	-
Hawaiian/Pacific Islander	9	100	-	NA	NA	-
White non-Black non-Hispanic	2188	100	1.6	7.7	85.3	5.4
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	106	100	NA	NA	NA	NA
25 to 34 years	663	100	6.6	17.0	67.2	9.1
35 to 44 years	626	100	7.2	21.5	66.1	5.2
45 to 54 years	765	100	9.4	12.6	73.6	4.4
55 to 64 years	684	100	8.2	7.8	80.1	3.9
65 years or more	688	100	1.7	10.6	77.7	10.0
Education (PCT)						
No high school degree	258	100	32.2	26.4	35.6	5.7
High school degree	842	100	11.8	17.3	61.8	9.1
Some college	894	100	7.6	16.0	69.9	6.5
College degree	1537	100	1.1	7.8	85.7	5.5
Employment Status (PCT)						
Employed	2318	100	5.6	13.4	74.9	6.1
Unemployed	208	100	33.1	5.8	55.0	6.2
Not in labor force	1006	100	6.7	15.3	70.0	7.9
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	415	100	28.7	23.7	42.4	5.2
Between \$15,000 and \$30,000	503	100	12.4	17.7	61.1	8.8
Between \$30,000 and \$50,000	641	100	8.5	16.0	68.2	7.2
Between \$50,000 and \$75,000	717	100	2.4	11.6	76.5	9.5

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	1255	100	1.1	8.1	86.5	4.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	212	100	19.3	25.8	51.2	3.7
Not Disabled	2524	100	7.0	13.6	73.7	5.7
Not Applicable	795	100	6.3	9.8	73.7	10.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	1354	100	13.0	13.7	66.2	7.1
Metropolitan area - Balance	2176	100	4.2	13.3	76.2	6.3
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.